



## **MOTOR GOODS CARRYING VEHICLE**

### **ADD ON – WORDINGS**

#### **Tyre cover (IRDAN134RP0009V02200809/A0015V01202021)**

We will cover expenses for repair and/ or replacement, as may be necessitated arising out of accidental loss or damage to tyre and Tubes in case of the following events:

1. Bulge in tyre,
2. Bursting of tyre,
3. Cut or damage to the tyre, arising out of an accident to the insured vehicle,
4. Damaged by road hazards such as roadside kerbs, potholes and road debris.

The Company will at the time of claim, depending on the schedule-specified below,

- i. Pay for the replacement of the Tyre including the air valve with a new one of the same make and model as provided by the manufacturer of the motor vehicle as original equipment fitted with the vehicle, provided the same is still available in the market,
- ii. Pay for a similar Tyre, if the Tyre as stated in I. above is not available currently.

In any situation company's liability would not exceed the following, basis the unused tread depth of respective tyre (not applicable if full cover is opted)-

- a) Unused tread depth of <3 mm – Considered as normal wear and tear and is not covered
- b) Unused tread depth of >=3 to <5 mm – 50% of cost of new tyre and / or tube
- c) Unused tread depth of >=5 to <7 mm – 75% of cost of new tyre and / or tube
- d) Unused tread depth of >=7 mm – 100% of cost of new tyre and / or tube

Unused Tread depth will be measured at the centre of the tread. Minimum 4 measurements at 4 different places will be taken for the purpose of arriving at mean tread depth which will be the basis of indemnity under the coverage.

Whenever replacement of tyre will be allowed it will be of the same make and specification and if tyre of similar specification is not available and replaced tyre is superior to damaged tyre then Company will not be liable for betterment charges.

If damage to tyre and tube is due to the accidental damage to the insured vehicle covered under "Own Damage" section of the policy, Company's liability under this cover will be restricted to the difference of depreciation percentage applied under "Own Damage" section and as mentioned above basis the unused tread depth.

#### **Condition**

- Maximum of 4 claims will be allowed during the Period of Insurance.

#### **Exclusions**

Company will not pay any claim for damage to Tyre(s)/tube(s) of the Insured Vehicle which, is caused by arises from or is in any way connected with:

1. loss or damage arising out of natural wear and tear including unevenly worn tyres caused by defective steering geometry outside manufacturer's recommended limits or wheel balance, failure of suspension component, wheel bearing or shock absorber.
2. Any loss or damage within first 15 days of inception of the policy.



3. Any loss or damage occurred prior to inception of the policy
4. Any loss or damage resulting into total loss of the vehicle
5. Routine maintenance including adjustment, alignment, balancing or rotation of wheels/tyres/tubes.
6. Loss or damage to wheel accessories or any other parts.
7. Theft of tyre(s)/tube(s) or its parts, accessories without vehicle being stolen or theft of entire vehicle.
8. If the tyre(s)/tube(s) are claimed is different from tyre(s)/tube(s) insured/supplied as original equipment along with the vehicle unless informed to Company and mentioned/endorsed on the policy.
9. Fraudulent act committed by insured or the workshop or any person entrusted possession of the vehicle by insured.
10. Loss or damage arising out of improper storage or transportation
11. Any consequential loss or damage such as but not limited to noises, vibrations and sensations that do not affect tyre function or performance.
12. Loss or damage arising out of modifications not approved by tyre manufacturer
13. Loss or damage resulting from hard driving due to race, rally or illegal activities.
14. Loss or damage due to neglect of periodic maintenance as specified by tyre/vehicle manufacturer.
15. Loss or damage resulting from poor workmanship while repair.
16. Loss or damage arising out of any manufacturing defect or design including manufacturer's recall.
17. Minor damage or scratch not affecting the functioning
18. Expenses related to personal injury or property damage arising due to damage of the tyre(s)/tube(s) of the Insured Vehicle
19. Tyre which has been used for its full specified life as per manufacturer's guideline or where unused tread depth is less than 3 mm

**Conditions:**

If damage to Tyre/tube and is due to accidental damage to the insured vehicle covered under "Own Damage" section of the Policy, Company's liability under this cover will be restricted to the difference of depreciation percentage applied under "Own Damage" section and the unused tread depth (as mentioned above).

Cover also includes any service or labour charges incurred during replacement/ repairs of damaged Tyre(s) of the insured vehicle.

Subject otherwise to terms, conditions, limitations and exceptions of the Policy.

**Definitions:**

- 1) **Tyre:** means any tyre that was attached to your vehicle (excluding space saver tyre) at the time the Policy was purchased
- 2) **Authorized Workshop/Garage/Service Station:** A motor vehicle repair workshop/ garage/service station authorized by Company.
- 3) **Lost or stolen:** means having being inadvertently lost or having been stolen by a third party without your assistance, consent or co-operation.

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